

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

|   |   |                             |
|---|---|-----------------------------|
| IN RE:  | : | Bankruptcy No. 17-23598-CMB |
|   | : | Chapter 13                  |
| Andrew W. Ryan                                  | : |                             |
| Debtor  | : | Related to: Document No. 43 |
|   | : |                             |
| Christina Gouzd                                 | : | <b>ENTERED BY DEFAULT</b>   |
| Applicant                                       | : |                             |
| v.  | : |                             |
| Ronda J. Winnecour, Chapter 13 Trustee          | : |                             |
| Discover Bank, Wells Fargo Bank, N.A., Fifth    | : |                             |
| Third Bank, Portfolio Recovery Associates, LLC: | : |                             |
| Navient Solutions, LLC, PNC Bank NA,            | : |                             |
| Freedom Mortgage Corporation                    | : |                             |
| Respondents                                     | : |                             |

**ORDER APPROVING RETENTION OF REALTOR/BROKER**

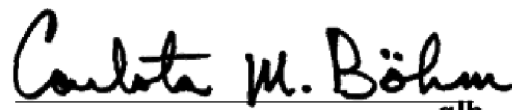
AND NOW, this 3rd day of May, 2021, upon consideration of the  
**Application to Retain Real Estate Broker** with no opposition from the Chapter 13 Trustee, it is  
**ORDERED, ADJUDGED, AND DECREED** as follows:

- 1) The above reference Application is hereby approved as of the date the Application was filed.
- 2) Christina Gouzd, located at 2600 Middletown Commons, Suite 221, Fairmont, WV 26554, is hereby appointed as Realtor for the Debtor in this bankruptcy proceeding pursuant to the terms described in the Listing Agreement attached to the Application for the purpose of acting as the Debtor's agent in connection with the sale of real estate located at 1338 Jo Harry Drive Fairmont WV, 26554. A realtor commission in the amount of 5% on the sale price is tentatively approved, subject to final court order.
- 3) Professional persons or entities performing services in the above case are advised that approval of fees for professional services will be based on other factors as well, including results accomplished, the time and labor reasonably required by the applicant to perform the tasks involved, the customary fee for similar services, the time limitations imposed by

the retention or the circumstances encountered while performing the services, the relationship of the services, if any, to the ultimate bid amount for the subject property, and the extent and nature of the awards in similar cases.

- 4) Approval of any application for appointment of a professional in which certain fees are requested is not an agreement by the Court to allow such fees in the requested amount. Final compensation, as awarded by the Court after notice and hearing, may be more or less than the requested amount based on application of the above criteria.
- 5) Applicant shall serve the within Order on all interested parties and file a certificate of service.

By the Court:

Handwritten signature of Carlota M. Böhm in black ink.

Carlota M. Böhm <sup>glb</sup>  
Chief United States Bankruptcy Judge

FILED  
5/3/21 1:33 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Andrew W. Ryan  
Debtor

Case No. 17-23598-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 03, 2021

User: dpas  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Andrew W. Ryan, 800 Alamae Lakes Road, Washington, PA 15301-9151             |
| r        | + Christina Gouzd, 2600 Middletown Commons, Suite 221, Fairmont, WV 26554-2859 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com |
| Matthew M. Brennan                  | on behalf of Debtor Andrew W. Ryan attorneymatthewbrennan@gmail.com                      |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com   |

TOTAL: 4